AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Original) A credit management system for managing information relating to credit of a customer, comprising:

a credit information manager, said credit information manager managing information relating to a credit limit and credit scoring of said customer;

a credit limit manager, said credit limit manager managing credit limit master data and calculating open and used credit for said customer;

credit decision support, said credit decision support performing analyses of accounting information relating to said customer; and

a credit rules engine, said credit rules engine applying credit rules to generate internal scoring and internal credit limits from information input into said credit management system.

2.   (Original) A credit management system as in claim 1, wherein said information input into said credit management system comprises external credit scoring.

3.   (Original) A credit management system as in claim 1, wherein said information input into said credit management system comprises said accounting information.

4.   (Original) A credit management system as in claim 3, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.

5.   (Original) A credit management system as in claim 1, wherein said information input into said credit management system comprises customer profession and age information.

6.   (Original) A method of automatically performing a credit check relating to a customer, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining an external credit scoring from at least one external credit information provider;

obtaining information relating to said customer from at least one source;

applying a credit scoring rule to said external credit scoring and said information to calculate an internal credit limit; and

storing said internal credit limit.

7.   (Original) A method of automatically performing a credit check as in claim 6, wherein said applying a credit scoring rule step comprises calculating an internal credit scoring prior to calculating said internal credit limit and using said internal credit scoring to calculate said internal credit limit.

8.   (Original) A method of automatically performing a credit check as in claim 7, further comprising the step of storing said internal credit scoring.

9.   (Original) A method of automatically performing a credit check as in claim 6, wherein said information relating to said customer comprises accounting information.

10.   (Original) A method of automatically performing a credit check as in claim 9, wherein said accounting information comprises at least one of sales volume information, dunning information and payment history information.

11.   (Original) A method of automatically performing a credit check as in claim 6, wherein said information relating to said customer comprises profession and age information.

12.   (Original) A method of automatically updating a customer's credit scoring, said method being designed to be run on a computerized platform and comprising the steps of:

receiving an updated external credit scoring from at least one external credit information provider;

storing said updated external credit scoring;

retrieving updated accounting information;

calculating a new internal credit scoring based upon said updated external credit scoring and said updated accounting information; and

storing said new internal credit scoring.

13.   (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the step of requesting said updated external credit scoring from said at least one external credit information provider.

14.   (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the steps of:

determining if said internal credit scoring is still valid;

determining if said customer is active; and

if said customer is not active, adding said customer to an inactive list and not updating said customer's internal credit scoring.

15.   (Original) A method of automatically updating a customer's internal credit

scoring as in claim 14, wherein if said customer is not active, erasing a stored credit

limit and credit scoring for said customer.

16.   (Original) A method of automated credit limit monitoring for a customer,

said method being designed to be run on a computerized platform and comprising the

steps of:

receiving accounting information, said accounting information collectively

providing an indication of exposure for said customer;

calculating a total exposure from said accounting information;

determining if said total exposure is within a predetermined level of said credit

limit or higher; and

if said total exposure is within a predetermined level of said credit limit or higher,

triggering an event for follow-up and updating credit scoring and credit limit for said

customer.

17.   (Original) A method of automated credit limit monitoring as in claim 16,

wherein said accounting information comprises data relating to at least one of open

items, new orders, and unbilled and billed but not posted items.

18.   (Original) A method of automated credit limit monitoring as in claim 16,

further comprising the step of setting a new validity date for said updated credit scoring

and credit limit.

19.   (Original) A method of automated exposure monitoring for monitoring credit exposure, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining accounting information relating to a customer;

calculating an accounting information total;

determining if said accounting information total exceeds a credit limit of said customer; and

if said accounting information total does exceed said credit limit, triggering an event.

20.   (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing said accounting information total.

21.   (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing a difference between said accounting information total and said credit limit.

22.   (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run upon said customer placing a new order.

23.   (Original) A method of automated exposure monitoring as in claim 19,

wherein if said accounting information total does not exceed said credit limit, said new

order is approved.

24.   (Original) A method of automated exposure monitoring as in claim 19,

wherein said event comprises declining said new order.

25.   (Original) A method of automated exposure monitoring as in claim 19,

wherein said method is run periodically.

26.   (Original) A method of automated exposure monitoring as in claim 19,

wherein said accounting information comprises data relating to open items, new orders,

and unbilled and billed but not posted items.

27.   (Currently Amended) A method of automated exposure monitoring as in

claim 19, wherein a plurality of different systems [[may]] provide said accounting

information.

28.   (Original) A method of automatically preparing a credit checklist, said

method being designed to be run on a computerized platform and comprising the steps

of:

    obtaining information from an accounts receivable system;

    obtaining information from a billing system; and

taking information relating to a predetermined volume of customers, critical

customers' information, and suspicious customers' information and preparing a report

therefrom.

29.   (Original) A method of automatically preparing a credit checklist as in

claim 28, wherein said predetermined volume comprises a predetermined percentage of

said customers.